Certificate Number: 03605-PR-DE-015471152

Bankruptcy Case Number: 11-04748



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 16, 2011, at 12:00 o'clock PM AST, CARMEN SANJURJO CASTILLO completed a course on personal financial management given in person by Consumer Credit Counseling Service of Puerto Rico, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: <u>July 16, 2011</u>	Ву:
	Name: Francisco Garcia
	Title: Counselor